

Information to identify the case:

Debtor 1	<u>Robert Andrzej Wrona</u>		Social Security number or ITIN xxx-xx-1692
	First Name	Middle Name	EIN 18-5001973, 23-4001531
Debtor 2 (Spouse, if filing)	<u> </u>		Social Security number or ITIN _____
	First Name	Middle Name	EIN _____
United States Bankruptcy Court District of New Jersey			
Case number: <u>19-14842-JKS</u>			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert Andrzej Wrona
dba VRONA LLC, dba Bertona Prestige Design

7/3/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Robert Andrzej Wrona
 Debtor

Case No. 19-14842-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 28

Date Rcvd: Jul 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2019.

db	#+Robert Andrzej Wrona, 3 Ridge Road, Little Falls, NJ 07424-2416
aty	+William D Russiello, Leslie & Russiello, 45 Essex Street, 3rd Floor, Hackensack, NJ 07601-5601
518140461	+Amex Department Store, PO Box 8218, Mason, Ohio 45040-8218
518140456	+Chase Slate, PO Box 1423, Charlotte, NJ 28201-1423
518140466	+Cipriano Law Offices, 175 Fairfield Avenue, Suite 4cd, West Caldwell, NJ 07006-6415
518140458	+Citi Simplicity Car, PO Box 9001037, Louisville, KY 40290-1037
518140452	+Citimortgage, PO Box 10002, Hagerstown, MD 21747-0002
518140459	+Discover Bank, C/o Pressler Felt Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
518140443	Discover Financial Services, PO Box 19850-5316, Wilmington, DE 19850
518140455	Discover More Credit Card, PO Box 71084, Charlotte, NC 28272-1084
518140460	+Justine Gondola, 200 Long Hill Road, Little Falls, NJ 07424-2004
518140445	+Katarzna Kollenda Wrona, 109 Edison Street, Wyckoff, NJ 07481-2726
518140457	+Macy's American Express, PO Box 9001108, Louisville, KY 40290-1108
518140446	+Melissa Cipriano, Cipriano Law Offices, 175 Fairfield Avenue, Suite c d, West Caldwell, NJ 07006-6415
518140451	Nationstar Mortgage, 8950 Cypress Waters Blvd, Dallas, TX 75063
518140454	+New Jersey Division of, Taxation, Bankruptcy Section, PO Box 246, Trenton, NJ 08695-0246
518140464	+Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
518140449	+Schuyler Savings Bank, 24 Davis Avenue, Kearny, NJ 07032-3397
518140448	+Wilmington Trust, dba Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+E-mail/Text: cforman@iq7technology.com Jul 03 2019 22:33:45 Charles M. Forman, Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742
smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 03 2019 22:33:23 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 03 2019 22:33:22 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: FORD.COM Jul 04 2019 02:13:00 Ford Motor Credit Company, PO Box 537901, Livonia, MI 48153-7901
518140462	+EDI: CHASE.COM Jul 04 2019 02:13:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
518140447	+E-mail/Text: ering@cbhv.com Jul 03 2019 22:33:21 Collection Bureau Hudson, Valley, 155 North Plank Road, Newburgh, NY 12550-1748
518140450	+EDI: FORD.COM Jul 04 2019 02:13:00 Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
518140453	+EDI: IRS.COM Jul 04 2019 02:13:00 Internal Revenue Service, PO Box 931000, Louisville, KY 40293-1000
518140444	+E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Jul 03 2019 22:33:50 JH Portfolio Debt Equities, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
	TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+Charles M. Forman, Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742
	TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Jul 03, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2019 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com; cforman@iq7technology.com
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,
lcapasso@formanlaw.com;cforman@iq7technology.com
Denise E. Carlon on behalf of Creditor WILMINGTON TRUST COMPANY, AS SUCCESSOR TRUSTEE TO
CITIBANK, N.A. AS TRUSTEE TO STRUCTURED ASSET SECURITIES CORPORATION, SERIES 2005-1
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor WILMINGTON TRUST COMPANY, AS SUCCESSOR TRUSTEE TO
CITIBANK, N.A. AS TRUSTEE TO STRUCTURED ASSET SECURITIES CORPORATION, SERIES 2005-1
rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6